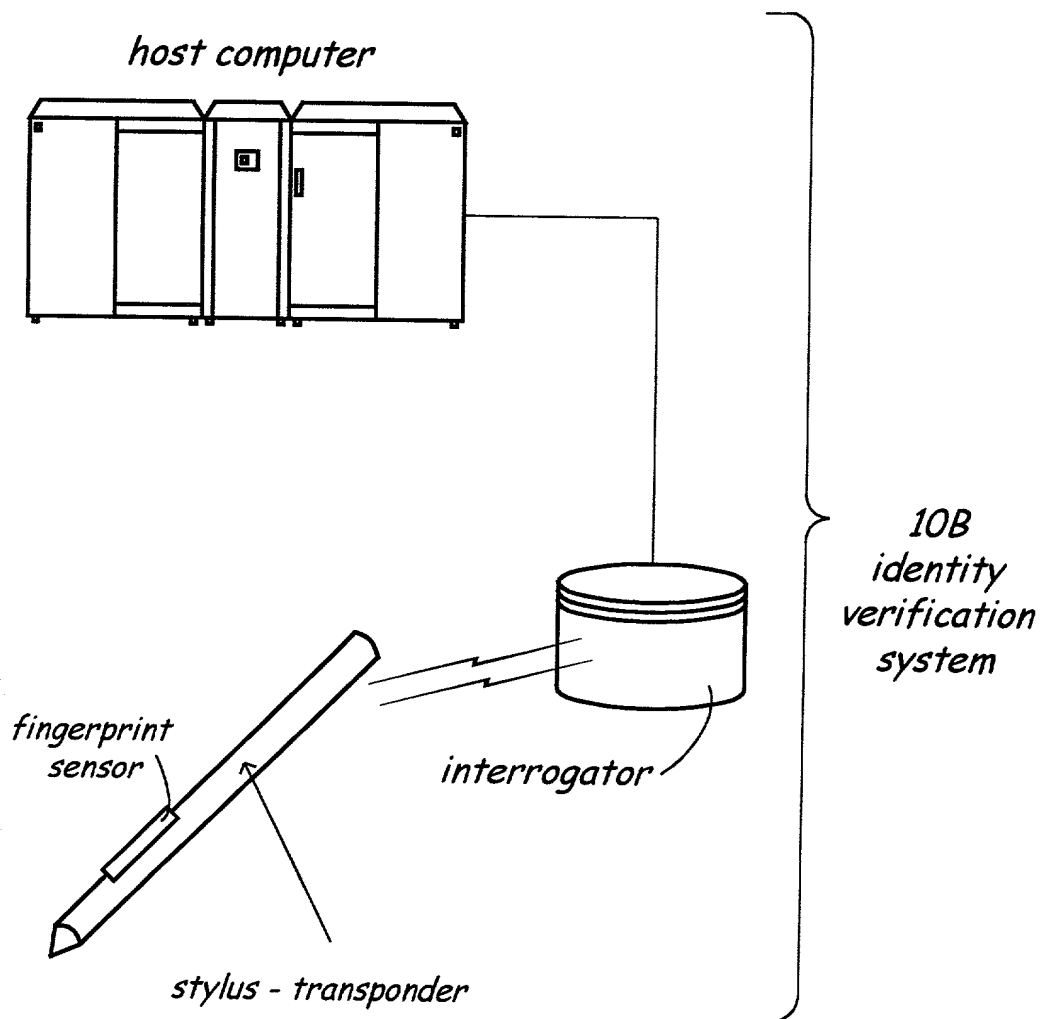
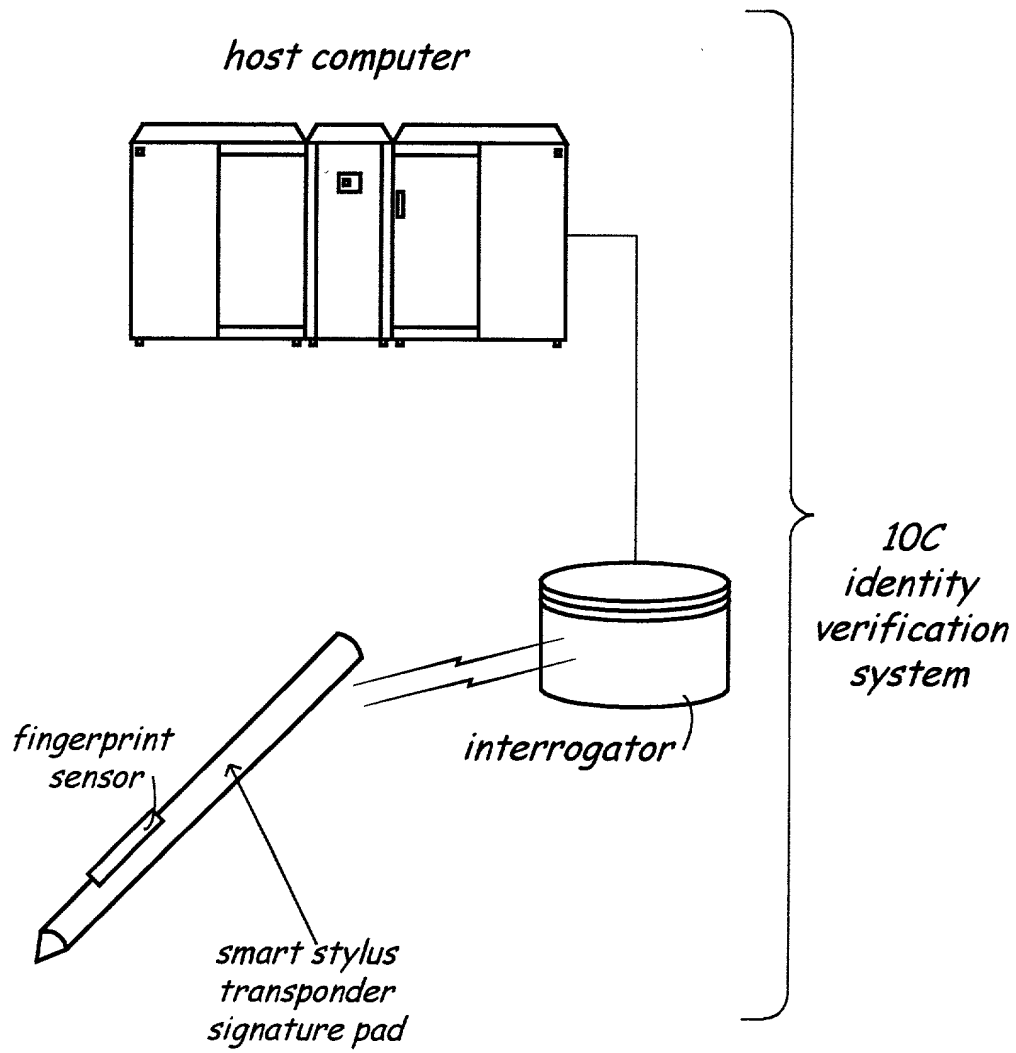


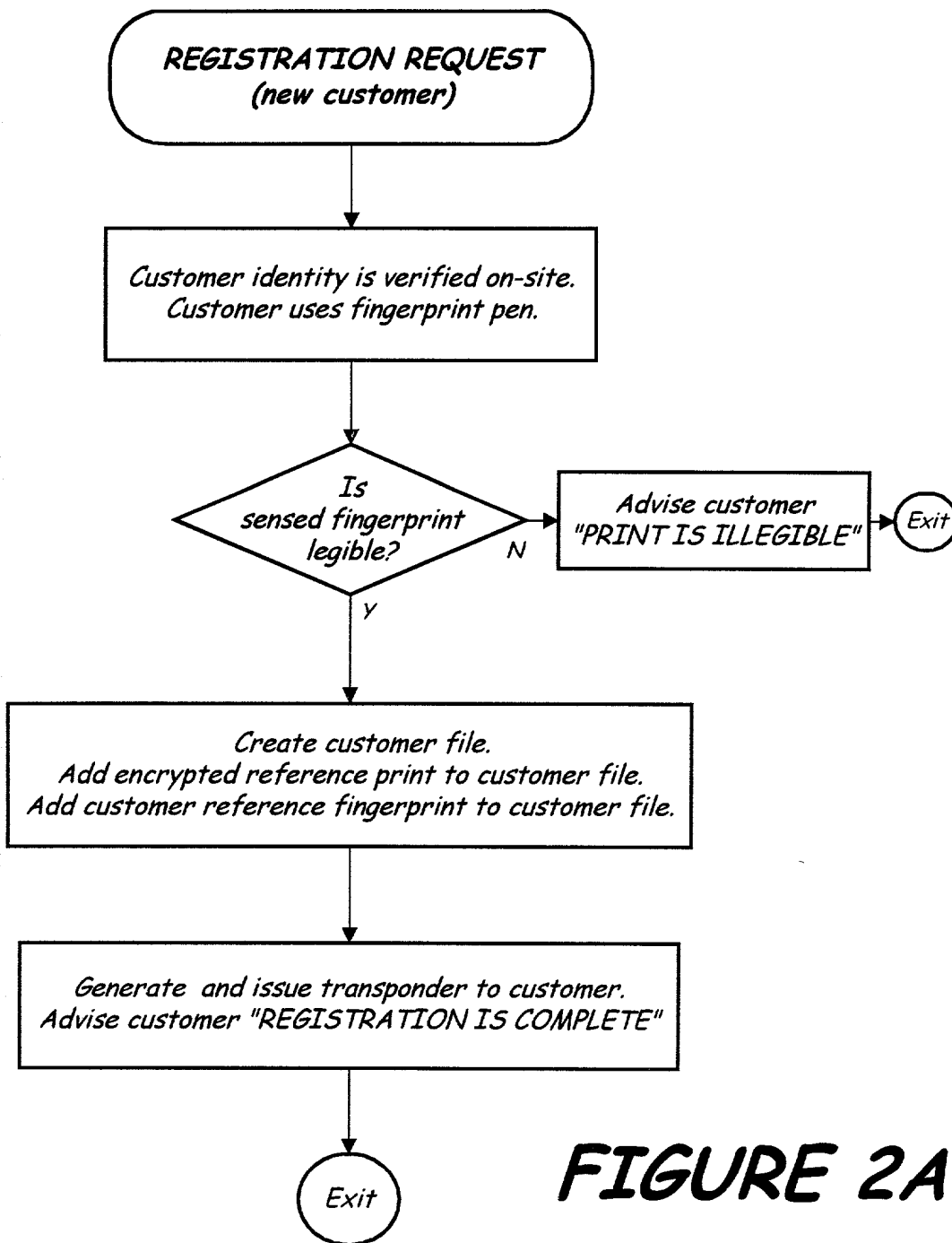
**FIGURE 1A**



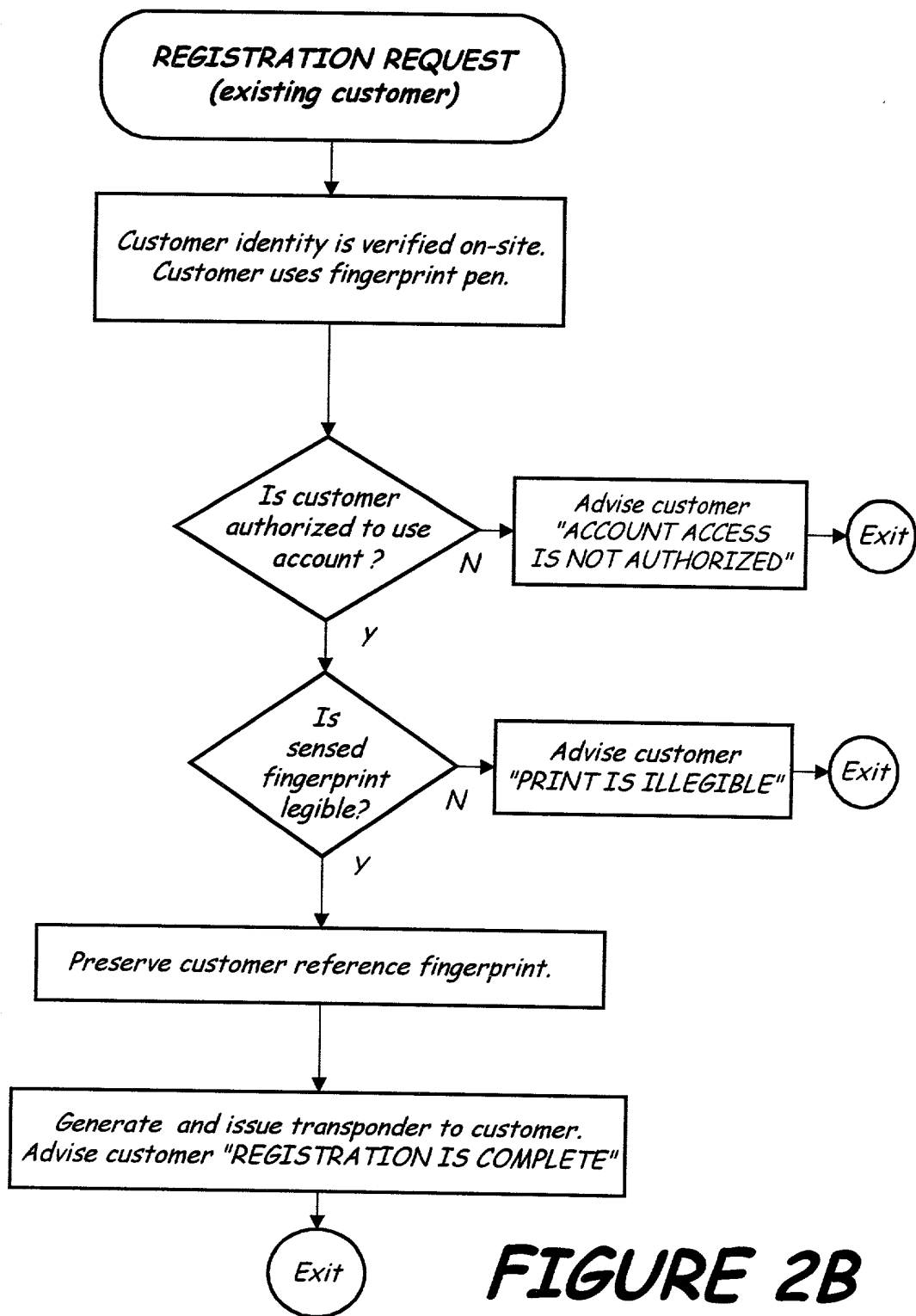
**FIGURE 1B**



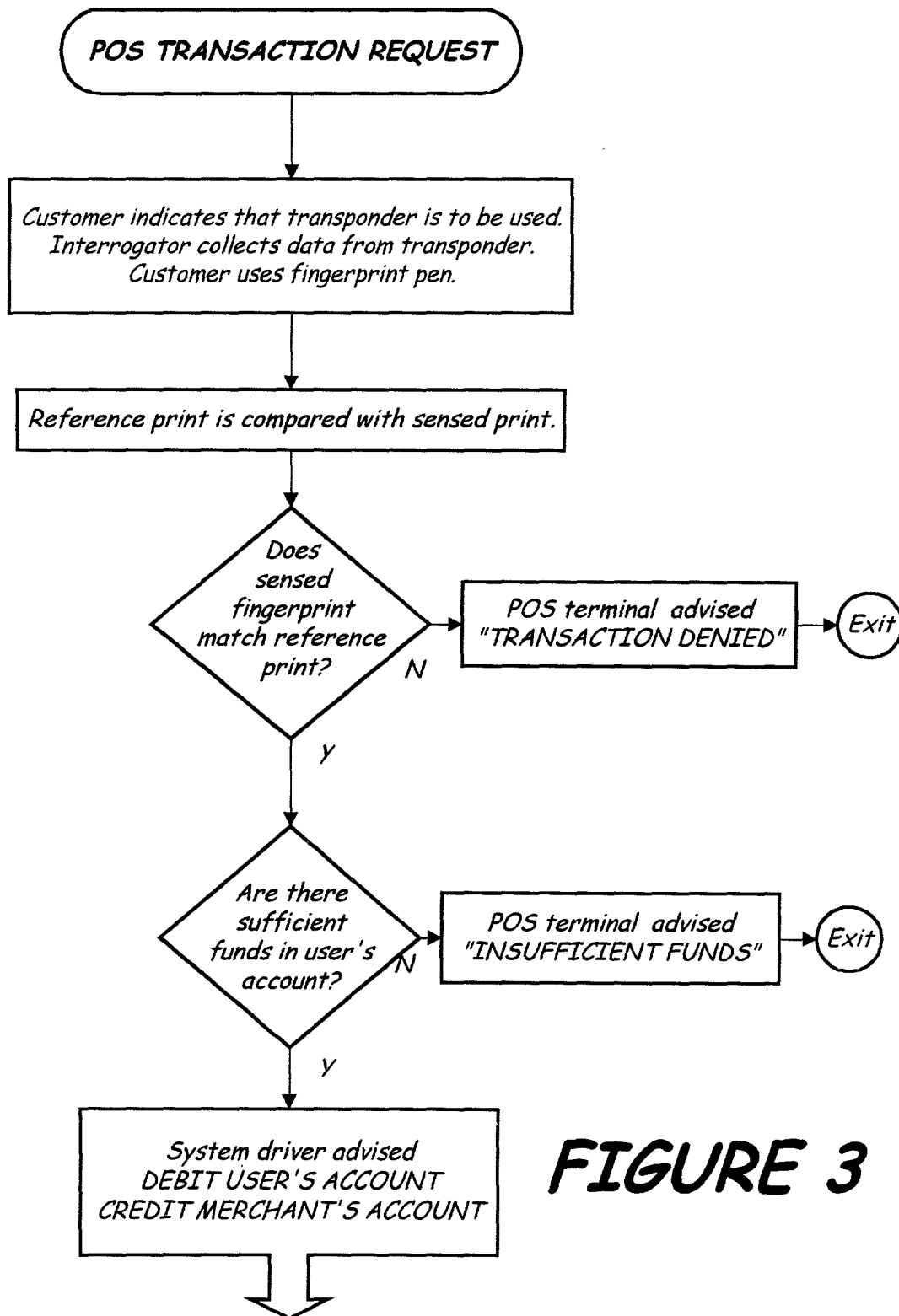
**FIGURE 1C**



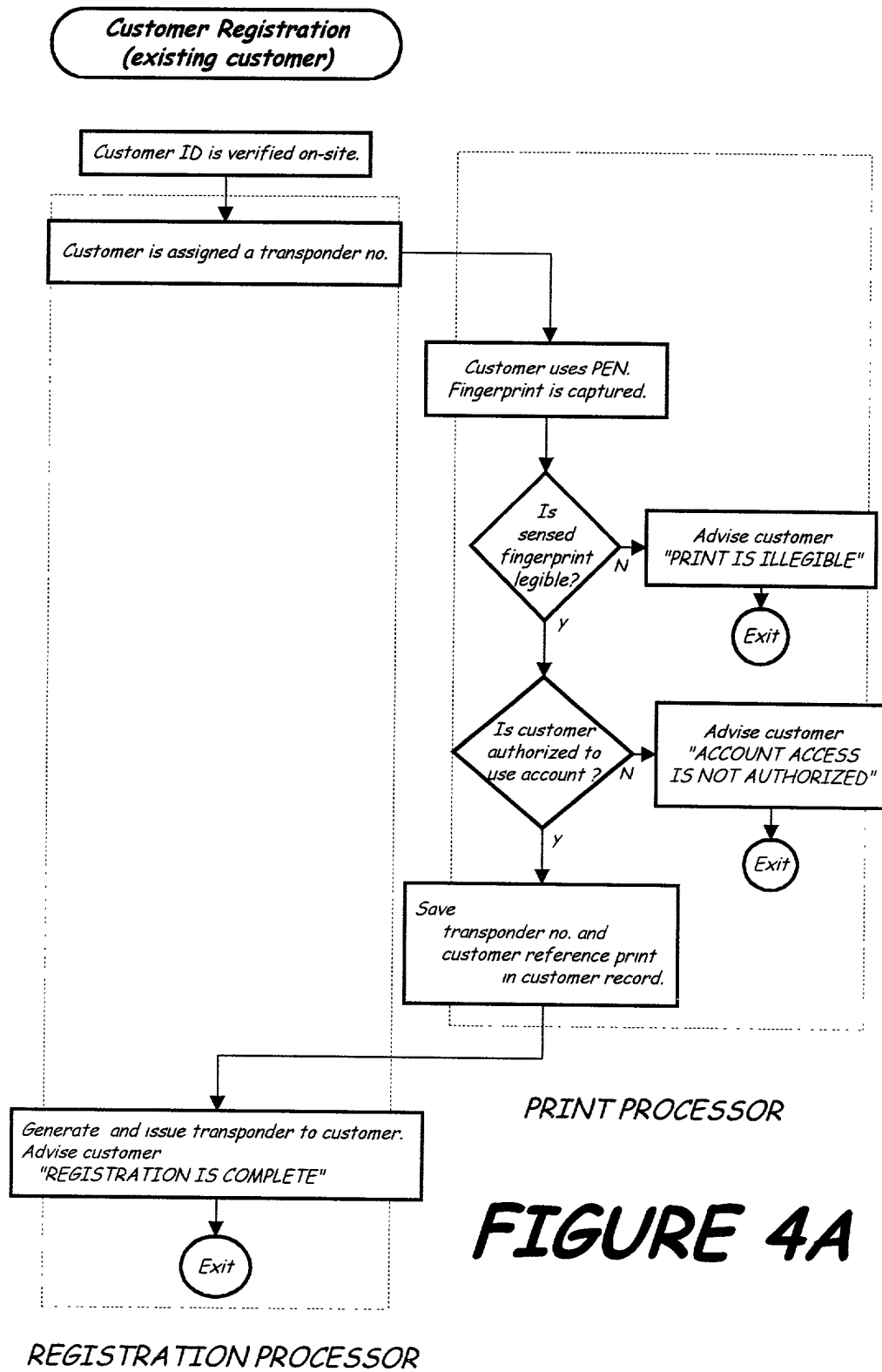
**FIGURE 2A**



**FIGURE 2B**



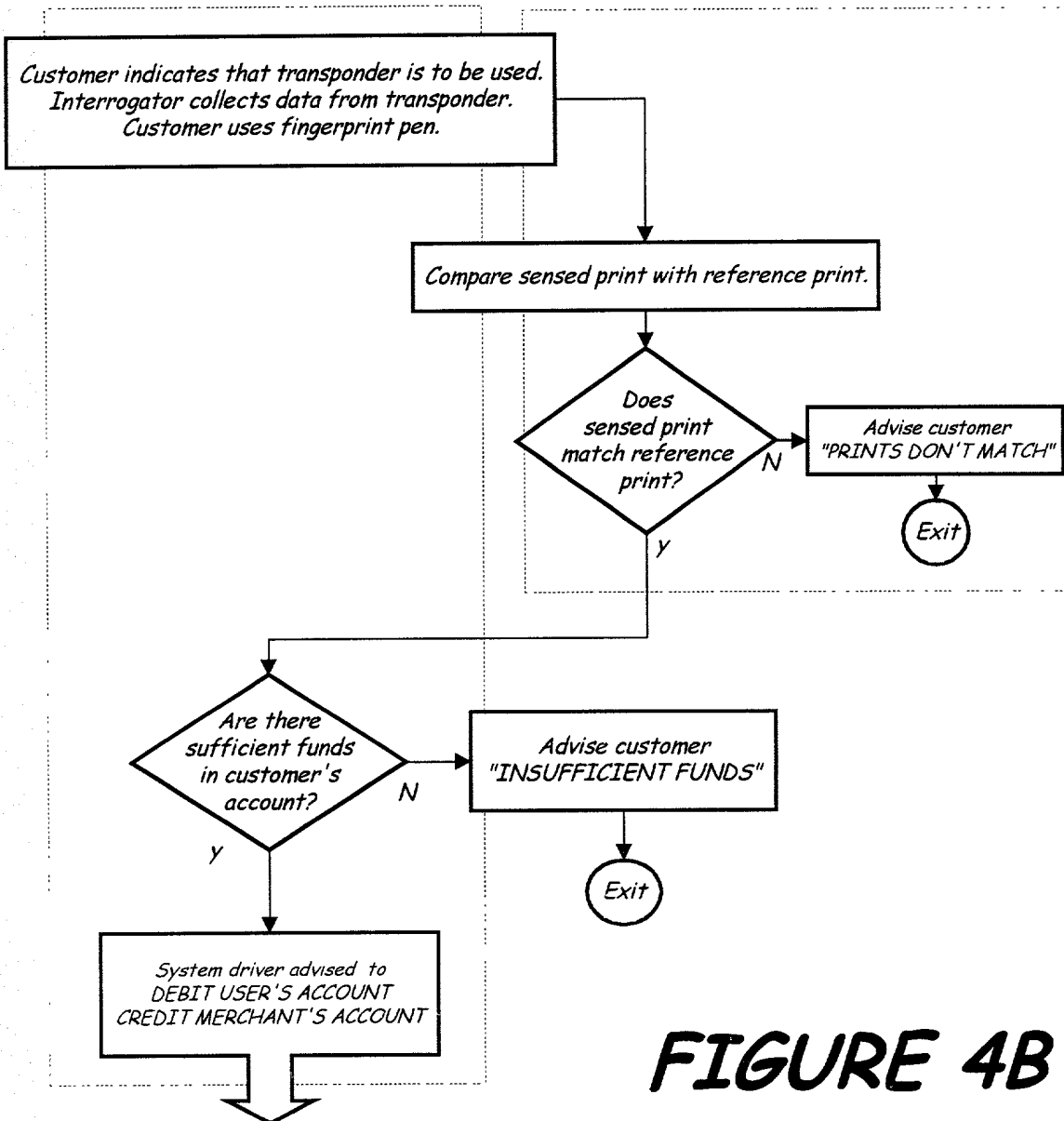
**FIGURE 3**



**POS TRANSACTION REQUEST**

**TRANSACTION PROCESSOR**

**PRINT PROCESSOR**



**FIGURE 4B**



TRANSPONDER NO.
CUSTOMER BANK
CUSTOMER ACCOUNT NO.
REFERENCE PRINT

***FIGURE 5A***

TRANSPONDER NO.
CUSTOMER ACCT. NO.
CUSTOMER BANK

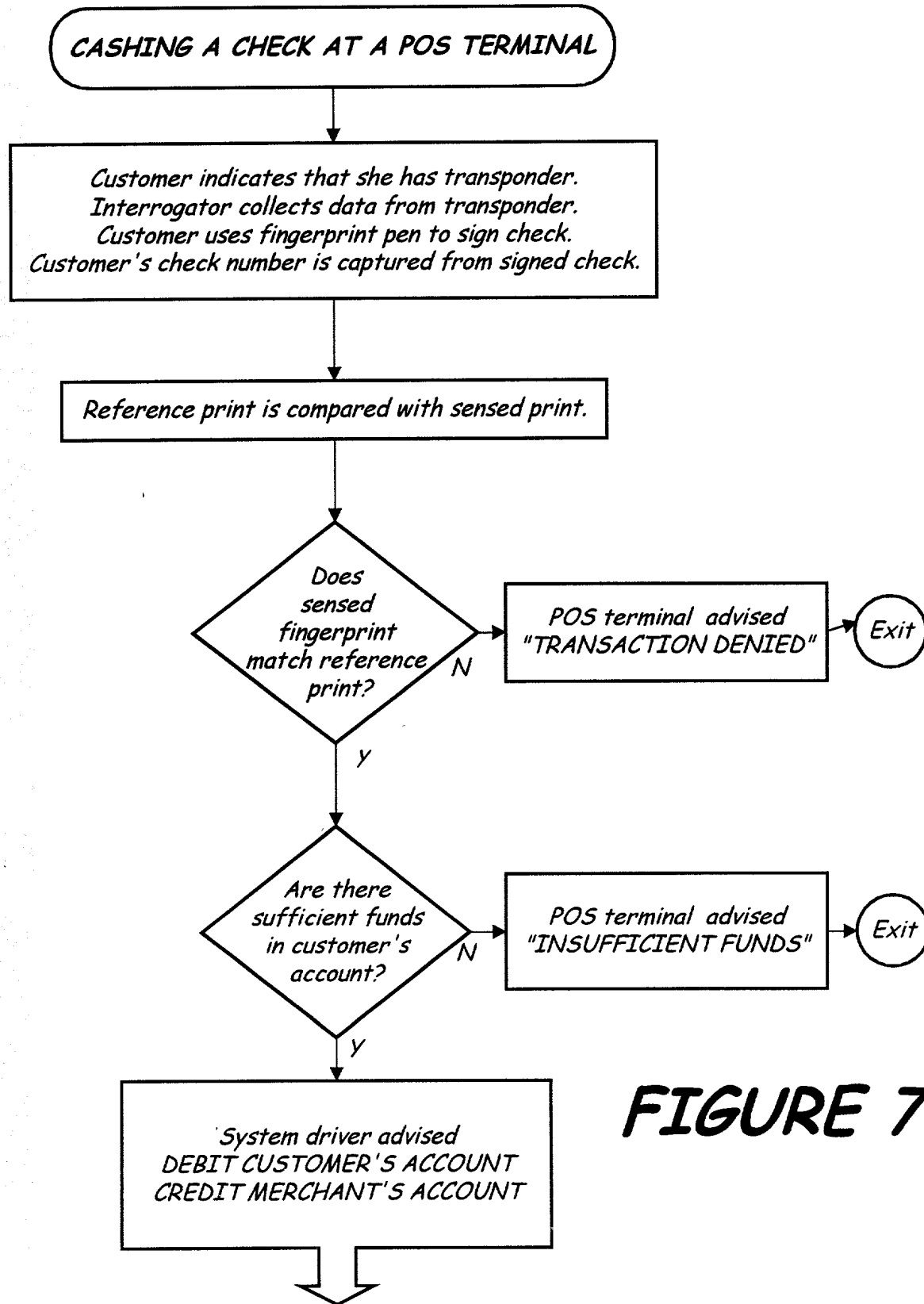
***FIGURE 5B***

TRANSPONDER NO.
CUSTOMER NAME
ADDRESS
PHONE NUMBER
ACCOUNT BALANCE

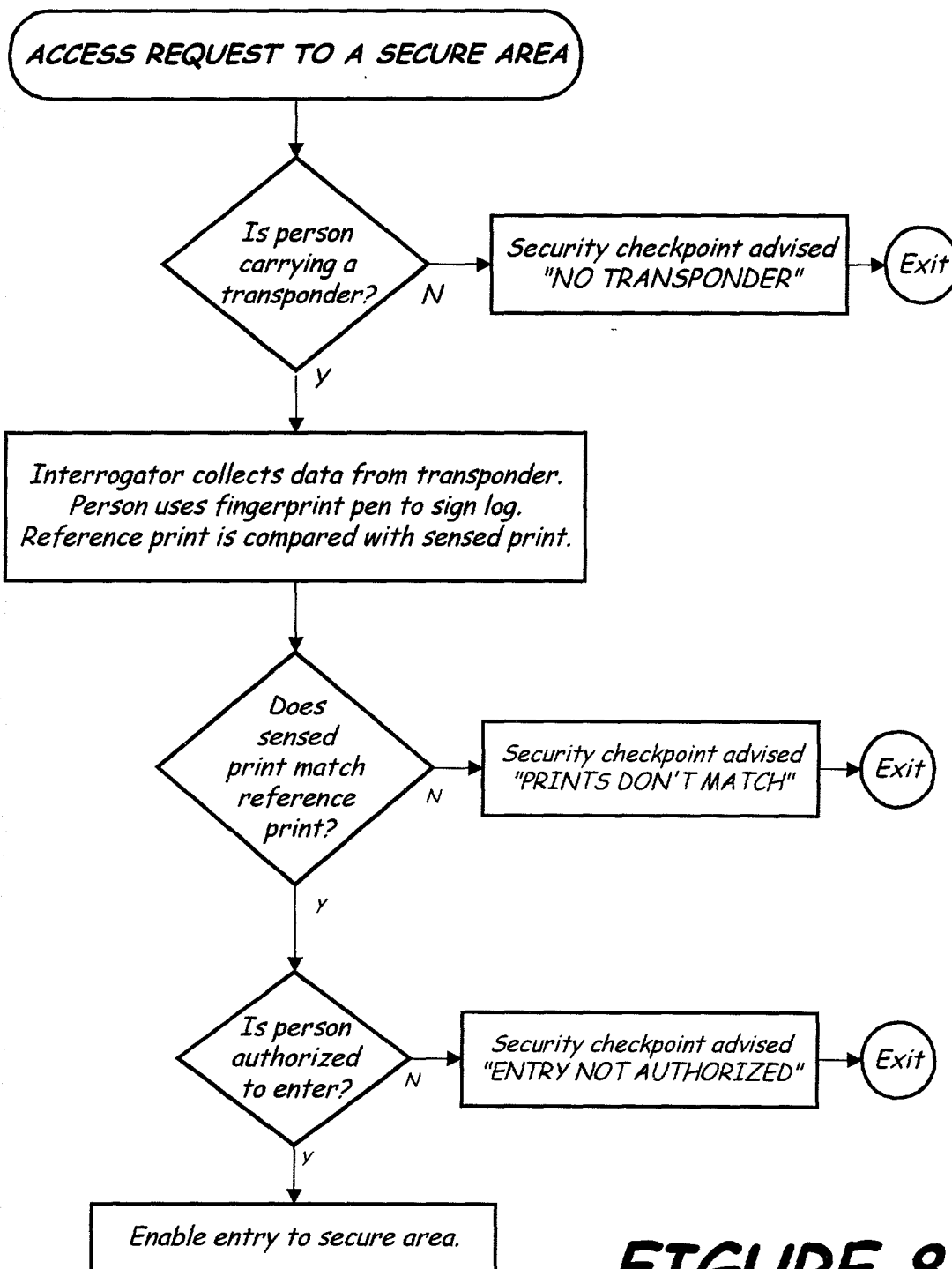
***FIGURE 6A***

TRANSPONDER NO.
CUSTOMER NAME
ADDRESS
PHONE NUMBER
ACCOUNT BALANCE
REFERENCE PRINT

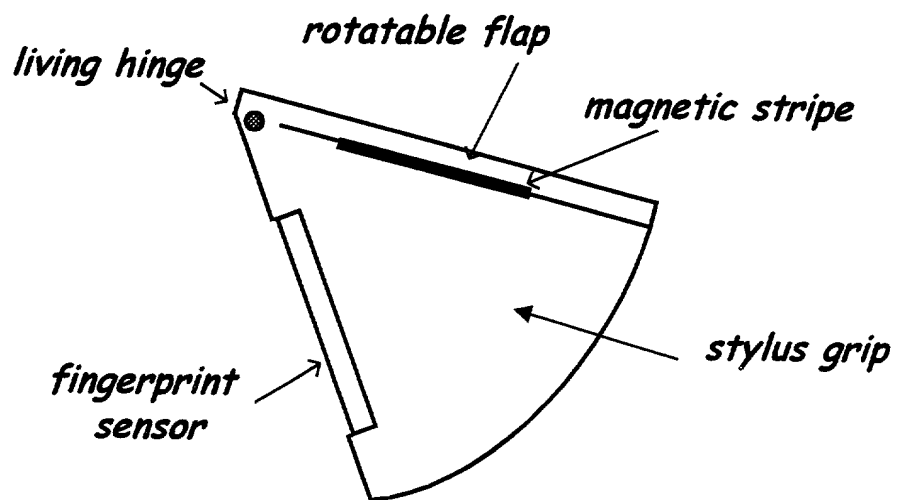
***FIGURE 6B***



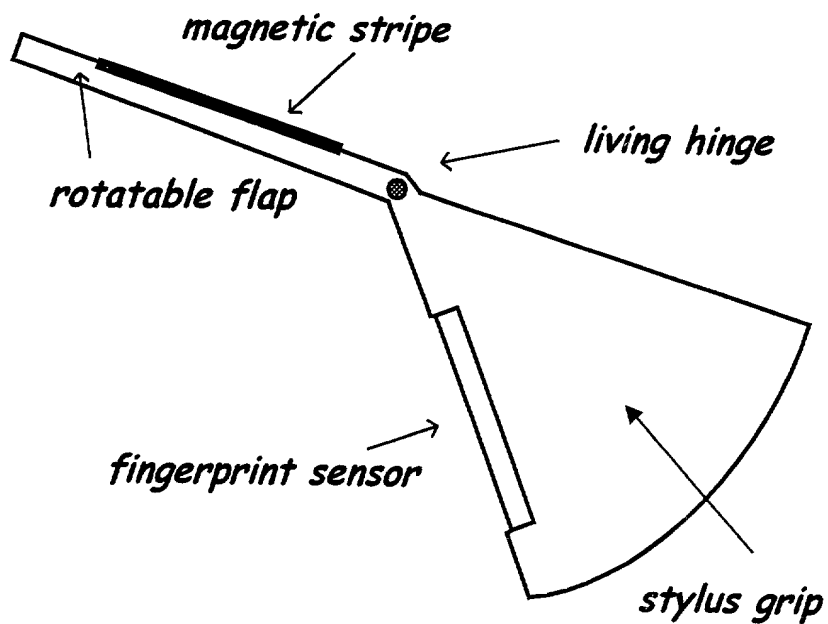
**FIGURE 7**



**FIGURE 8**

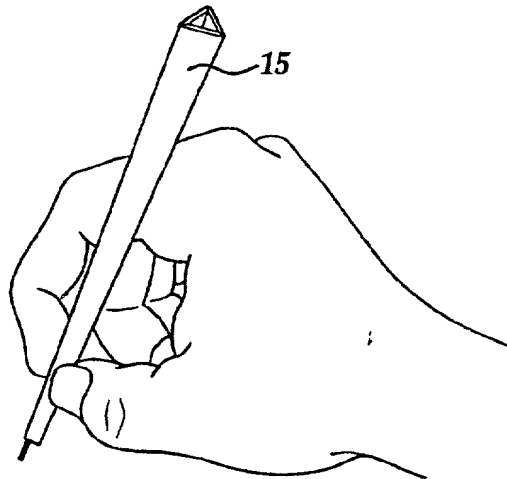
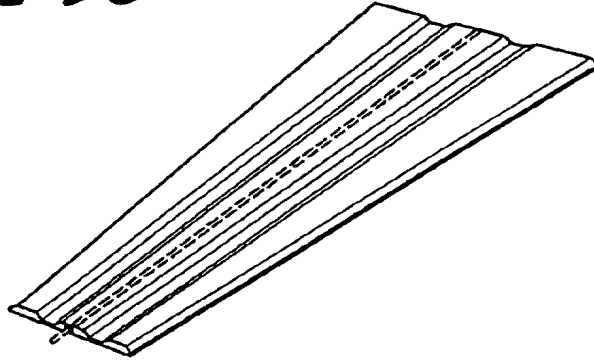


**FIGURE 9A**

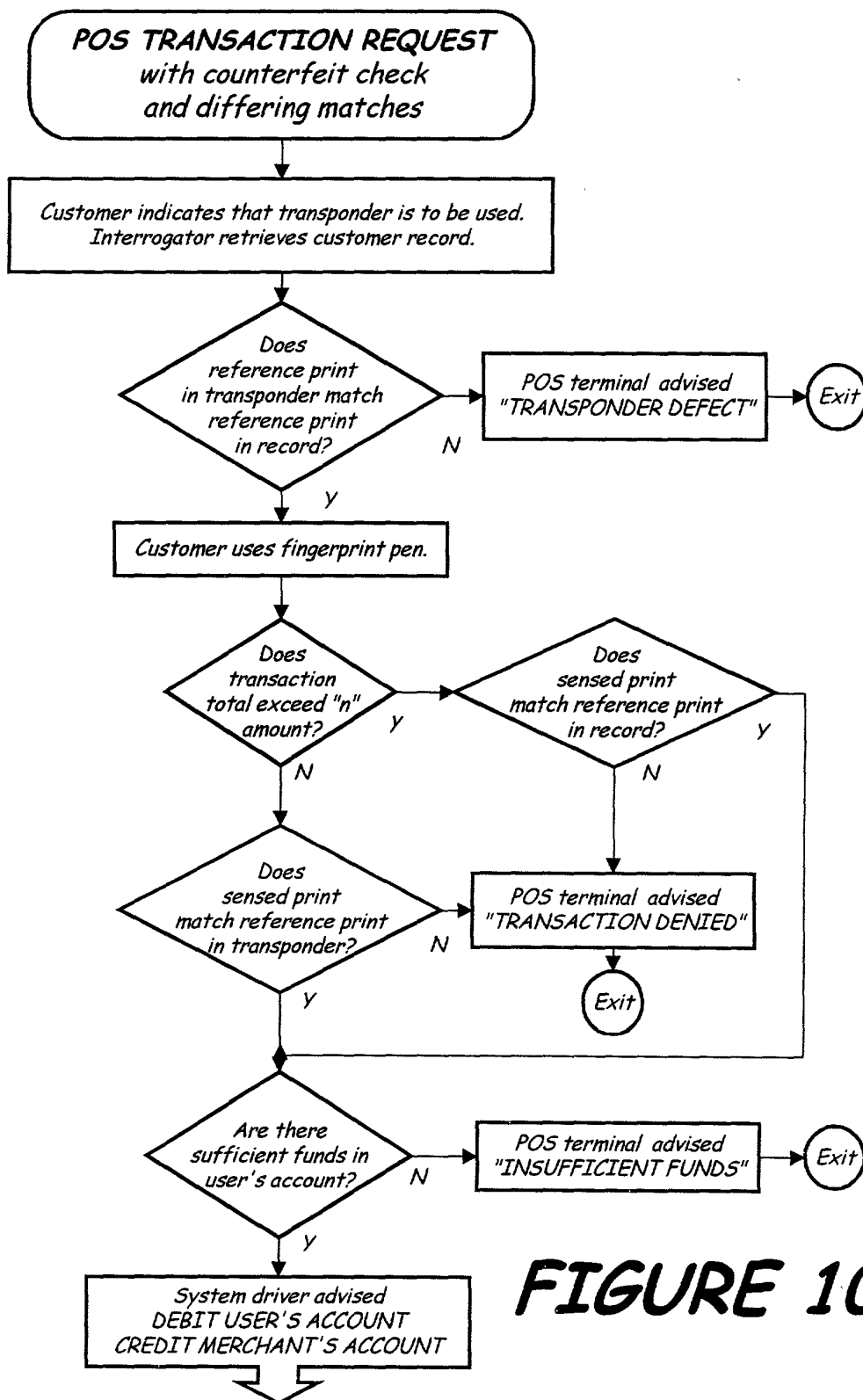


**FIGURE 9B**

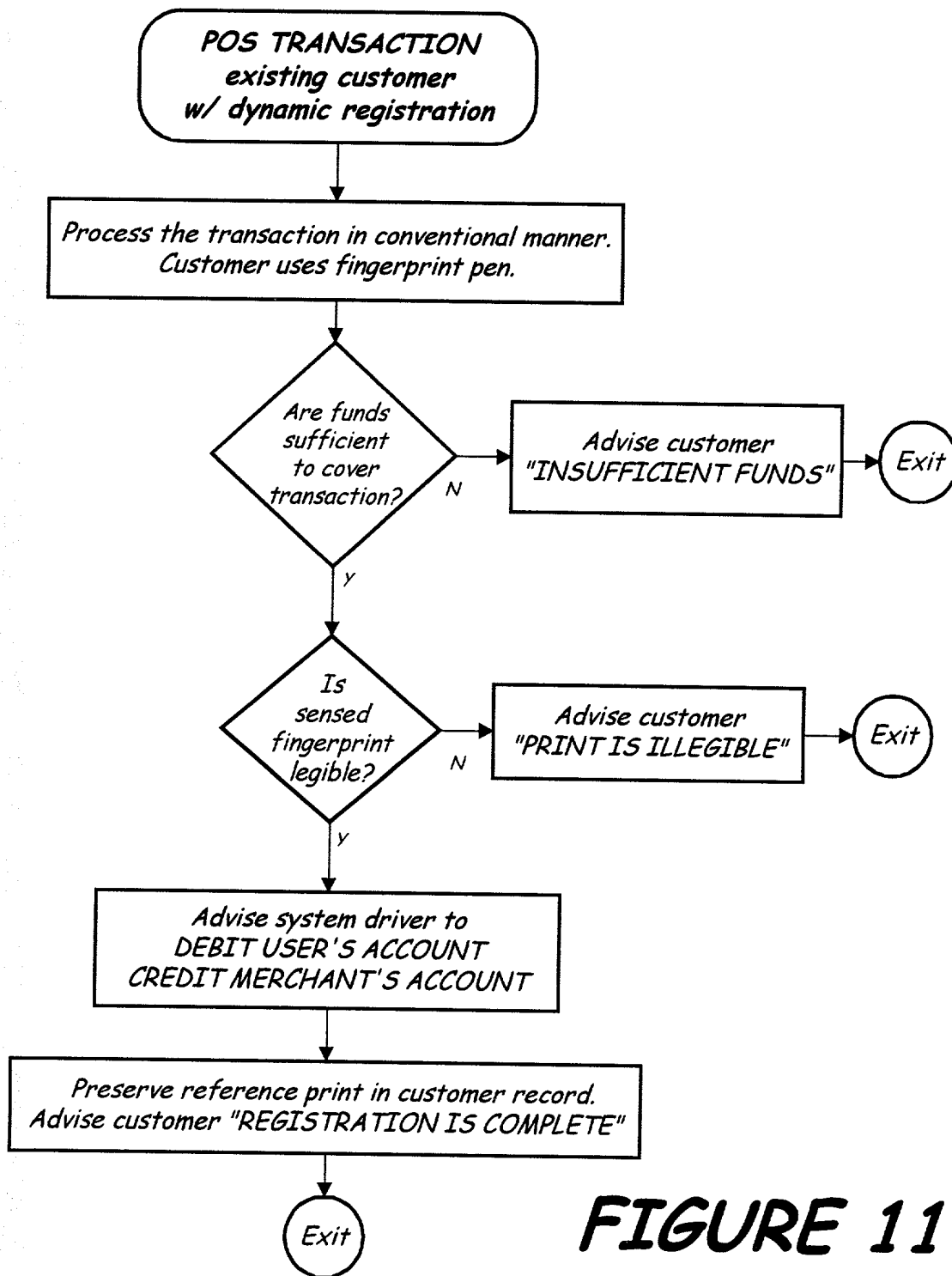
**FIGURE 9C**



**FIGURE 9D**



**FIGURE 10B**



**FIGURE 11**